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**Before the State of South Carolina  
Department of Insurance**

STATE OF SOUTH CAROLINA  
DEPARTMENT OF INSURANCE

In the matter of:

File Number 105806

Patricia P. Brown

**Consent Order Revoking  
Resident Insurance Agent's License**

812 Franklin Street  
Greenwood, South Carolina 29646

This matter comes before me pursuant to an agreement entered into the State of South Carolina Department of Insurance and Patricia P. Brown, a licensed State of South Carolina resident insurance agent.


Brown hereby admits, and I find as fact, that, while licensed by the Department to transact business as a resident insurance agent within the State of South Carolina, she mishandled client premiums by not forwarding premiums received from clients to Nationwide Insurance Company. This action is in direct violation of S.C. Ann. Sections 38-43-130 (Supp. 2000) and can ultimately lead to revocation of her license to transact the business of insurance as a resident insurance agent in South Carolina following a public hearing at the Administrative Law Judge Division.

Rather than contesting this matter with a formal public hearing, the parties agreed to submit the entire matter to me, along with the specific recommendation, for my summary decision based solely on the record. That recommendation was that Brown would waive her right to a public hearing and would voluntarily surrender her license for revocation.

Section 38-43-130 of the South Carolina Code provides, "The director or his designee may revoke or suspend an agent's license after ten days' notice or refuse to reissue a license when it appears that an agent has been convicted of a crime of moral turpitude, has violated this title or a regulation promulgated by the Department, or has willfully deceived or dealt unjustly with the citizens of this State."

After a thorough review of the record, carefully considering the recommendation of the parties, and in accordance with my findings of fact, I now conclude, as a matter of law, that Brown has willfully dealt unjustly with citizens of this State, thereby violating §38-43-130, and that she should no longer be allowed to transact the business of insurance.

By her signature upon this Consent Order Revoking Insurance Agent's License, Brown acknowledges that she understands this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000).

 Patricia P. Brown

Nothing contained in this administrative disciplinary order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained in this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained in this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. §38-3-110 (4) (Supp. 2000), of the Director of Insurance, exercised either directly or through the Department to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is therefore ordered that the license of Patricia P. Brown to do business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked and that no license, issued through the Department, is to be issued to Brown.

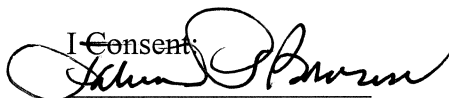
It is further ordered that a copy of this consent order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Patricia P. Brown is currently licensed to transact business as a resident insurance agent within the State of South Carolina.

This order becomes effective as of the date of my signature below.



Ernst N. Csiszar  
Director

 July 29, 2001 at  
Columbia, South Carolina

I Consent:  
  
Patricia P. Brown  
812 Franklin Street  
Greenwood, South Carolina 29646

Dated this 29<sup>th</sup> day of July 2001